

B1 (Official Form 1) (4/10)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION		Voluntary Petition											
Name of Debtor (if individual, enter Last, First, Middle): Fernandez, Esperanza		Name of Joint Debtor (Spouse) (Last, First, Middle):											
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): dba Fernandez Family Practice; fka Esperanza Fernandez, M.D., P.A.		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):											
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-5425 76-0590323		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):											
Street Address of Debtor (No. and Street, City, and State): 5349 Lampasas Houston, TX		Street Address of Joint Debtor (No. and Street, City, and State):											
		ZIP CODE											
County of Residence or of the Principal Place of Business: Harris		County of Residence or of the Principal Place of Business:											
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):											
		ZIP CODE											
Location of Principal Assets of Business Debtor (if different from street address above):		ZIP CODE											
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.										
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).	Chapter 11 Debtors <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).										
Statistical/Administrative Information		THIS SPACE IS FOR COURT USE ONLY											
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.													
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 50-99</td> <td><input checked="" type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> Over 100,000</td> </tr> </table>		<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000		
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Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,001</td> <td><input checked="" type="checkbox"/> \$50,001 to \$100,001</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>		<input type="checkbox"/> \$0 to \$50,001	<input checked="" type="checkbox"/> \$50,001 to \$100,001	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
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Estimated Liabilities <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,001</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>		<input type="checkbox"/> \$0 to \$50,001	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
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B1 (Official Form 1) (4/10)

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Esperanza Fernandez	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: Southern District of Texas, Houston Division	Case Number: 08-35214-H1-13	Date Filed: 8/6/2008	
Location Where Filed: Southern District of Texas, Houston Division	Case Number: 05-38434-H1-13	Date Filed: 5/26/2005	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X _____ Date _____	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

B1 (Official Form 1) (4/10)

Voluntary Petition*(This page must be completed and filed in every case)*Name of Debtor(s): **Esperanza Fernandez****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Esperanza Fernandez
Esperanza Fernandez

X

Telephone Number (If not represented by attorney)

6/20/2011

Date

Signature of Attorney*

X /s/ Janet Casciato Northrup
Janet Casciato Northrup

Bar No. **03953750**

Law Office of Janet S. Northrup, PC
333 Clay, Suite 2835
Houston, Texas 77002

Phone No. **(713) 328-2888**Fax No. **(713) 351-0333**

6/20/2011

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISIONIn re: **Esperanza Fernandez**

Case No. _____

(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

In re: **Esperanza Fernandez**

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Esperanza Fernandez
Esperanza Fernandez

Date: 6/20/2011

In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
<p>Homestead Real Property located at 5349 Lampasas, Houston, Harris County, Texas Legal description: Lt. 5, Blk. 6, Lamar Terrace</p> <p>2011 HCAD value: \$316,995.00</p> <p>(any and all insurance proceeds)</p>	Deed of Trust	C	\$316,995.00	\$142,158.21

Total: **\$316,995.00**

(Report also on Summary of Schedules)

In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	C	\$10.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank Checking Account	C	(\$448.24)
		Chase Bank Business Checking Account	C	\$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Sofa	C	\$200.00
		Love Seat	C	\$50.00
		Coffee Table	C	\$30.00
		CDs & DVDs	C	\$20.00
		iPod	C	\$50.00
		TV Cabinet	C	\$200.00
		Lamp	C	\$30.00
		Computer	C	\$400.00
		VCR	C	\$30.00
		Stove	C	\$100.00
		Refrigerator	C	\$100.00
		Dishwasher	C	\$50.00

In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Small Appliances	C	\$100.00
		Pots and Pans	C	\$50.00
		Dishes and Glassware	C	\$50.00
		Flatware	C	\$50.00
		Table	C	\$200.00
		Chairs	C	\$100.00
		China Cabinet	C	\$150.00
		Bed	C	\$200.00
		Dresser	C	\$50.00
		Night Stand	C	\$20.00
		Lamp	C	\$5.00
		Television	C	\$30.00
		Bed	C	\$50.00
		Night Stand	C	\$25.00
		Clock	C	\$3.00
		Washer	C	\$50.00
		Dryer	C	\$50.00
		Freezer	C	\$50.00
		Garden Tools	C	\$20.00

In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Electric Tools	C	\$30.00
		Towels and Linens	C	\$100.00
		Toilette Articles	C	\$35.00
		Blow Dryer	C	\$5.00
		Hair Straightener	C	\$10.00
		Mirror	C	\$5.00
		Make-up	C	\$30.00
		Misc. Decorator Items	C	\$25.00
		Cell Phone	C	\$0.00
		Accessories	C	\$20.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		John Palmer (art)	C	\$200.00
		Books	C	\$50.75
		Coins	C	\$0.00
6. Wearing apparel.		Women Suits	C	\$200.00
		Shirts	C	\$30.00
		Pants	C	\$20.00
		Shoes	C	\$20.00
		Coats	C	\$60.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		Misc. Clothing Swim Suits Chain Rings Misc. Costume jewelry Watch	C C C C -	\$30.00 \$20.00 \$200.00 \$100.00 \$25.00 \$50.00
8. Firearms and sports, photographic, and other hobby equipment.		Surfboard, bicycle, skateboard, fishing poles (3), reels (3), and golf clubs Scooter (skateboard) "Snappy"	C C	\$800.00 \$200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 5*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Storage - all old patient files	C	\$0.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Ford Explorer - Eddie Bauer Estimated mileage: 85,000	C	\$7,400.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Examination Tables (3) Cryogun (non-functioning) Computer (inoperable)	C C C	\$75.00 \$100.00 \$20.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 6

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.		Desk File cabinet Misc. office supplies Stethoscope - cardiology (7 years old) Blood Pressure cuffs	C C C C C	\$50.00 \$20.00 \$10.00 \$200.00 \$50.00
30. Inventory.	X			
31. Animals.	X	Dog	C	\$10.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

In re **Esperanza Fernandez**Case No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

Check if debtor claims a homestead exemption that exceeds
\$146,450.*

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead Real Property located at 5349 Lampasas, Houston, Harris County, Texas Legal description: Lt. 5, Blk. 6, Lamar Terrace 2011 HCAD value: \$316,995.00 (any and all insurance proceeds)	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-002	\$174,836.79	\$316,995.00
Sofa	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Love Seat	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Coffee Table	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00
CDs & DVDs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$20.00	\$20.00
iPod	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
TV Cabinet	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Lamp	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\$175,416.79

\$317,575.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Esperanza Fernandez**Case No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Computer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$400.00	\$400.00
VCR	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00
Stove	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
Refrigerator	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
Dishwasher	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Small Appliances	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
Pots and Pans	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Dishes and Glassware	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Flatware	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Table	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Chairs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
China Cabinet	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$150.00	\$150.00
Bed	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
		\$176,996.79	\$319,155.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Esperanza Fernandez**Case No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Dresser	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Night Stand	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$20.00	\$20.00
Lamp	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$5.00	\$5.00
Television	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00
Bed	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Night Stand	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$25.00	\$25.00
Clock	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$3.00	\$3.00
Washer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Dryer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Freezer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Garden Tools	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$20.00	\$20.00
Electric Tools	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00
Towels and Linens	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
		\$177,479.79	\$319,638.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Esperanza Fernandez**Case No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 3*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Toilette Articles	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$35.00	\$35.00
Blow Dryer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$5.00	\$5.00
Hair Straightener	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$10.00	\$10.00
Mirror	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$5.00	\$5.00
Make-up	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00
Misc. Decorator Items	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$25.00	\$25.00
Cell Phone	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$0.00	\$0.00
Accessories	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$20.00	\$20.00
John Palmer (art)	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Books	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.75	\$50.75
Coins	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$0.00	\$0.00
Women Suits	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$200.00	\$200.00
Shirts	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$30.00	\$30.00
		\$178,090.54	\$320,248.75

In re **Esperanza Fernandez**Case No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 4*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Pants	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$20.00	\$20.00
Shoes	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$20.00	\$20.00
Coats	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$60.00	\$60.00
Misc. Clothing	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$30.00	\$30.00
Swim Suits	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$20.00	\$20.00
Chain	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$200.00	\$200.00
Rings	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$100.00	\$100.00
Misc. Costume jewelry	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$25.00	\$25.00
Watch	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$50.00	\$50.00
Surfboard, bicycle, skateboard, fishing poles (3), reels (3), and golf clubs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(8)	\$800.00	\$800.00
Scooter (skateboard) "Snappy"	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(8)	\$200.00	\$200.00
2000 Ford Explorer - Eddie Bauer Estimated mileage: 85,000	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$7,400.00	\$7,400.00
Examination Tables (3)	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$0.00	\$75.00
		\$187,015.54	\$329,248.75

In re **Esperanza Fernandez**Case No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 5*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cryogun (non-functioning)	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$0.00	\$100.00
Computer (inoperable)	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$0.00	\$20.00
Desk	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$0.00	\$50.00
File cabinet	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$0.00	\$20.00
Misc. office supplies	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$0.00	\$10.00
Stethoscope - cardiology (7 years old)	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$0.00	\$200.00
Blood Pressure cuffs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	\$0.00	\$50.00
Dog	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(11)	\$10.00	\$10.00
		\$187,025.54	\$329,708.75

B6D (Official Form 6D) (12/07)

In re Esperanza Fernandez

Case No.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
			CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: xxx-xxx-xxx-0005 Harris County Tax Assessor P.O. Box 4622 Houston, Texas 77210-4622	-	DATE INCURRED: 2011 NATURE OF LIEN: Real Property Taxes COLLATERAL: Homestead located at 5349 Lampasas REMARKS: The Schilders escrow the real property taxes.				\$6,531.06
ACCT #: xxx-xx-5425 Internal Revenue Service Centralized Insolvency Operations P.O. Box 21126 Philadelphia, PA 19114-0326	X -	DATE INCURRED: NATURE OF LIEN: 1040 Taxes COLLATERAL: Tax Lien REMARKS:				\$76,243.75
ACCT #: Lawrence and Marine Schilder 7919 High Meadow Houston, Texas 77063	-	DATE INCURRED: 1998 NATURE OF LIEN: Deed of Trust COLLATERAL: Homestead located at 5349 Lampasas St. (as mod REMARKS:				\$135,627.15
		VALUE: \$316,995.00				
		VALUE: \$316,995.00				
		Subtotal (Total of this Page) >				

No _____ continuation sheets attached

Subtotal (Total of this Page) >
Total (Use only on last page) >

\$218,401.96	\$0.00
\$218,401.96	\$0.00

(Report also on
Summary of
Schedules.) (If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6E (Official Form 6E) (04/10)

In re **Esperanza Fernandez**

Case No. _____

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/10) - Cont.

In re **Esperanza Fernandez**Case No. _____
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units					
------------------	--	--	--	--	--	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: xx-xxx0323		DATE INCURRED: 99-07 CONSIDERATION: 940 & 941 Taxes REMARKS: These taxes were assessed against the PA. The amount is undetermined as to Ms.				\$27,769.82	\$27,769.82	\$0.00
Internal Revenue Service Centralized Insolvency Operations P.O. Box 21126 Philadelphia, PA 19114-0326	X	Fernandez' liability.						
ACCT #:		DATE INCURRED: CONSIDERATION: Unemployment Taxes REMARKS: The taxes are associated with Ms. Fernandez' P.A. and tax lien.				\$375.00	\$375.00	\$0.00
Texas Workforce Commission P.O. Box 721620 Austin, TX 78272-1620								

Sheet no. 1 of 1 continuation sheets
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) >

Total >

(Use only on last page of the completed Schedule E.
Report also on the Summary of Schedules.)

Totals >

(Use only on last page of the completed Schedule E.
If applicable, report also on the Statistical Summary
of Certain Liabilities and Related Data.)

\$28,144.82	\$28,144.82	\$0.00
\$28,144.82		
	\$28,144.82	\$0.00

B6F (Official Form 6F) (12/07)
In re Esperanza FernandezCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx-001 Alan Acceptance P.O. Box 27248 Phoenix, AZ 85285-7248	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$24,777.67
ACCT #: Allied Interstate 3070 Lawson Blvd. Oceanside, NY 11572-9017	-	DATE INCURRED: CONSIDERATION: Collecting for - UPS REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx4183 American Express c/o Becket and Lee P.O. Box 3001 Malvern, PA 19355	-	DATE INCURRED: 10/02/1980 CONSIDERATION: Credit Card REMARKS:				\$3,606.00
ACCT #: xxxxxxxxxxxx0773 American Express P.O. Box 981535 El Paso, TX 79998	-	DATE INCURRED: 10/02/1980 CONSIDERATION: Credit Card REMARKS:				\$17,653.00
ACCT #: Apostolos Sotriades & Associates 3050 Post Oak Blvd. Suite 620 Houston, TX 77056	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$2,100.00
ACCT #: xxx-001 AT&T P.O. Box 2971 Omaha, NE 68103-2971	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			X	\$136.70
Subtotal >						\$48,273.37
Total >						
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: AT&T 26001 Budde Road The Woodlands, TX 77380	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:			Notice Only
ACCT #: xx0456 AWA Collections P.O. Box 6605 Orange, CA 92863	-	DATE INCURRED: 11/2005 CONSIDERATION: Collection Attorney REMARKS:			\$64.00
ACCT #: Caligor Midwest 5315 West 74th Street Suite 100 Indianapolis, IN 46268	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$124.56
ACCT #: Cavalry 7 Skyline Drive Hawthorne, NY 10532	-	DATE INCURRED: CONSIDERATION: Collecting for - Sprint PCS REMARKS:			\$0.00
ACCT #: Channelview I.S.D. Tax Office 828 Sheldon Rd. Channelview, TX 77530	-	DATE INCURRED: CONSIDERATION: Judgment - Ad Valorem Taxes REMARKS: Judgment was filed against debtor's business and all assets are being released.			\$3,047.91
ACCT #: Channelview I.S.D. Tax Office 1001 Preston Houston, TX 77002	-	DATE INCURRED: CONSIDERATION: Judgment - Ad Valorem Taxes REMARKS:			\$0.00
Sheet no. <u>1</u> of <u>20</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$3,236.47	
			Total >		
			(Use only on last page of the completed Schedule F.)		
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: xxx-2901 Chase Automotive Finance P.O. Box 5210 New Hyde Park, NY 11042-5210	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:			Notice Only
ACCT #: CHCA East Houston 2800 Post Oak Boulevard, 1st Floor Houston, TX 77056	X -	DATE INCURRED: CONSIDERATION: Business Debt - Lawsuit REMARKS: Sublease agreement and lawsuit - Judgment filed			\$33,731.17
ACCT #: CHCA East Houston C/o John Dunne 2400 Two Houston Center 909 Fannin Street Houston, TX 77010	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:			Notice Only
ACCT #: CHCA East Houston 13111 East Freeway Houston, TX 77015	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$0.00
ACCT #: Cisco, Inc. P.O. Box 801088 Houston, TX 77280	-	DATE INCURRED: CONSIDERATION: Collecting for - MedCo REMARKS:			\$0.00
ACCT #: Citi Financial P.O. Box 17127 Baltimore, MD 21297-1127	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$1,683.92
Sheet no. <u>2</u> of <u>20</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$35,415.09	
			Total >		
			(Use only on last page of the completed Schedule F.)		
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: Collection Bureau of America P.O. Box 5013 Hayward, CA 94540-5013	-	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:			\$0.00
ACCT #: xxxx-2789 Colwell P.O. Box 64555 St. Paul, MN 55164-0555	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$130.08
ACCT #: Credit Collection Service Dept. 9134 Two Wells Avenue Newton, MA 02459	-	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:			\$0.00
ACCT #: xxxx6501 Credit Management 4200 International Pwy Carrolton, TX 75007	-	DATE INCURRED: 11/2010 CONSIDERATION: Collection Attorney REMARKS:			\$677.00
ACCT #: CRI Commercial Recovery Intl. P.O. Box 3026 Ridgefield, NJ 07657	-	DATE INCURRED: CONSIDERATION: Collecting for - GIV REMARKS:			\$0.00
ACCT #: Daniels & Norelli 265 Post Avenue Suite 150 Westbury, NY 11590	-	DATE INCURRED: CONSIDERATION: Collecting for - Direct Merchant Bank REMARKS:			\$0.00

Sheet no. 3 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > **\$807.08**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM			
			CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: David M. Verbit 9898 Bissonet, Suite 315 Houston, TX 77036	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS: Attorney representing Harrison Personnel Services				\$0.00
ACCT #: Deal Medical & Safety Supply 10101 Fondren, Suite 255 Houston, TX 77096	-	DATE INCURRED: CONSIDERATION: Business Supplier REMARKS:				\$3,221.02
ACCT #: Dickey, Rush, Duncan, & Ansell 2525 Bay Area Blvd. Suite 460 Houston, TX 77058	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:	X	X	X	Unknown
ACCT #: Dillards P.O. Box 29441 Phoenix, AZ 85038-9441	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$903.51
ACCT #: Direct Merchants Bank P.O. Box 550680 Jacksonville, FL 32255-4150	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,400.60
ACCT #: DS Waters of America LP P.O. Box 515326 Los Angeles, CA 90051-6626	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$0.00
Sheet no. <u>4</u> of <u>20</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$9,525.13
			Total >			
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Dunn & Bradstreet 305 Fellowship Road Suite 100 Mount Laurel, NJ 08054	-	DATE INCURRED: CONSIDERATION: Collecting for - Labcorp REMARKS:				\$0.00
ACCT #: E-Chek, Inc. 222 W. Las Colinas Blvd. Suite 111 Irving, TX 75039	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$1,687.50
ACCT #: xxxx9759 Enhanced Recovery Company 8014 Bayberry Road Jacksonville, FL 32256	-	DATE INCURRED: 02/2011 CONSIDERATION: Collection Attorney REMARKS:				\$453.00
ACCT #: Farmer's Insurance Group 100 Farmer's Circle Austin, TX 78728	-	DATE INCURRED: CONSIDERATION: Insurance REMARKS:			X	\$197.96
ACCT #: Fastract Services, Inc. 808 Travis, Suite 832 Houston, TX 77002	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$21.00
ACCT #: FedEx P.O. Box 1140 Memphis, TN 38101-1140	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$23.36
Sheet no. <u>5</u> of <u>20</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$2,382.82
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: Fidelity National Credit Services 25954 Eden Landing Rd. First Floor Hayward, CA 94545-3816	-	DATE INCURRED: CONSIDERATION: Collecting Agency REMARKS:			\$0.00
ACCT #: xxx-3379 First National Processing 9121 Oakdale Avenue Chatsworth, CA 91311	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$67.00
ACCT #: Frost National Bank c/o Account Services 1802 NE Loop #410, Suite 400 San Antonio, TX 78217	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$0.00
ACCT #: Frost National Bank c/o Bankruptcy Dept. RB7 P.O. Box 1600 San Antonio, TX 78296	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$4,320.30
ACCT #: Frost National Bank P.O. Box 1315 Houston, TX 77251-1315	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$56.72
ACCT #: Galena Park I.S.D. P.O. Box 113 Galena Park, Texas 77547	-	DATE INCURRED: CONSIDERATION: Ad Valorem Taxes REMARKS: All business assets of the P.A. have been disposed.			\$829.09
Sheet no. <u>6</u> of <u>20</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$5,273.11
			Total >		
			(Use only on last page of the completed Schedule F.)		
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Gardere, Wynne, Sewell, L.L.P. 1000 Louisiana Street, Suite 3400 Houston, TX 77002	-	DATE INCURRED: CONSIDERATION: Attorney REMARKS:				Notice Only
ACCT #: Gary Deserio 3200 SW Freeway, Suite 3300 Houston, TX 77027	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:		X		\$1,881.00
ACCT #: GIV P.O. Box 9 Bastian, VA 24314-0009	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$449.53
ACCT #: Goodwin, Bryan, & Schill, L.L.P. P.O. Box 221406 Cleveland, OH 44122-0999	-	DATE INCURRED: CONSIDERATION: Collecting for - Quill Corp. REMARKS:				\$0.00
ACCT #: H.I.S.D. 2221 East Freeway Houston, TX 77026	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: x-xxxxxxxxx-0000 Harris County P.O. Box 4622 Houston, TX 77210-4622	-	DATE INCURRED: CONSIDERATION: Lawsuit REMARKS:				\$0.00
Sheet no. 7 of 20 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$2,330.53
			Total >			
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Harrison Personnel Services 1800 St. James Place Suite 110 Houston, TX 77056	-	DATE INCURRED: CONSIDERATION: Lawsuit REMARKS:				\$0.00
ACCT #: Henry V. Radoff Southwest Savings Building 3730 Kirby Drive, Ste. 777 Houston, Texas 77098-3927	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Heston Law Firm 2909 Hillcroft, Suite 410 Houston, TX 77057	-	DATE INCURRED: CONSIDERATION: Collecting for - Screen Vision Direct REMARKS:				\$0.00
ACCT #: xxx-xxx-xxxx-0000 Hispanic Yellow Pages Network P.O. Box 403968 Atlanta, GA 30384-3968	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$1,500.00
ACCT #: Houston Independent School District 3233 Westlayan Suite A-100 Houston, TX 77027	-	DATE INCURRED: CONSIDERATION: Business Equipment - Ad Valorem Taxes REMARKS: Business ceased all operations and all assets were disposed.				\$0.00
ACCT #: I Payment 9121 Oakdale Avenue, Suite 201 Chatsworth, CA 91311	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$67.73
Sheet no. <u>8</u> of <u>20</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$1,567.73
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: I.C. System, Inc. 444 Highway 96 E. St. Paul, MN 55164-0378	-	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:			\$0.00
ACCT #: Internal Revenue Service Special Procedures Branch Insolvency Section I Stop 5024 HOU 1919 Smith Street Houston, TX 77002	-	DATE INCURRED: 2006 CONSIDERATION: Notice Only REMARKS:			Notice Only
ACCT #: Irvine Communications Company P.O. Box 8047 Pasadena, TX 77508	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$410.98
ACCT #: Jay Burger Signs 15435 I-10 East, Bldg. G Channelview, TX 77530	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$503.36
ACCT #: Jeffrey, Oppel, Goldberg, Saenz, PLLC 1010 Lamar #1400 Houston, TX 77002	-	DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:			\$3,282.17
ACCT #: John C. Dunn c/o CHCA Bayshore, L.P. Shannon, Martin, Finkelstein & Alvarado 2400 Two Houston Center 909 Fannin Street	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:			Notice Only
Sheet no. <u>9</u> of <u>20</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$4,196.51
			Total >		
			(Use only on last page of the completed Schedule F.)		
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: Jose & Patricia Barcenas, Sr. c/o Friend & Associates, LLP 1001 Fannin, Suite 4600 Houston, TX 77002	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:			Notice Only
ACCT #: Jose Barcenas, Jr. c/o Friend & Associates, LLP 1001 Fannin, Suite 4600 Houston, TX 77002-6716	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:			Notice Only
ACCT #: Kolkhorst & Kolkhorst 10943 N. Sam Houston Parkway West Suite 150 Houston, TX 77064	-	DATE INCURRED: CONSIDERATION: Accountant Fees REMARKS:			\$3,200.00
ACCT #: xxx-6792 Lab Corp 231 Maple Avenue Burlington, NC 27215	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$2,109.61
ACCT #: xxx-5549 Ladco Leasing 555 Saint Charles Drive Suite 200 Thousand Oaks, CA 91360	-	DATE INCURRED: CONSIDERATION: Lease Agreement REMARKS:			\$509.65
ACCT #: LCD Collections Systems P.O. Box 1098 Washington, DC 20013	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$450.00
Sheet no. 10 of 20 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$6,269.26
			Total >		
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Lease Finance Group 7700 Equitable Drive Suite 203 Eden Prairie, MN 55344	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$5,929.62
ACCT #: Lincoln Harris/MedCap 3211 Planview Pasadena, TX 77504	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Linebarger, Goggan, Blair, et.al. 1300 Main Street, Suite 145 Houston, Texas 77002	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Attorney representing Harris County, et al				Notice Only
ACCT #: Liquiddebt Systems 29W110 Butterfield Rd. Suite 108 Warrenville, IL 60555	-	DATE INCURRED: CONSIDERATION: Collecting for - UPS Supply Chain Solutions REMARKS:				\$0.00
ACCT #: Looper Reed & McGraw, P.C. 1300 Post Oak Blvd., Suite 2000 Houston, TX 77056	-	DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:			X	\$7,000.00
ACCT #: LVNV Funding P.O. Box 10584 Greenville, SC 29603	-	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:				\$0.00
Sheet no. <u>11</u> of <u>20</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$12,929.62
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: MCI Communications 16600 John F. Kennedy Blvd. Houston, TX 77032	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$309.60
ACCT #: MedCap Properties P.O. Box 281999 Atlanta, GA 30384-1999	-	DATE INCURRED: CONSIDERATION: Collecting for - Lincoln Harris REMARKS:				\$0.00
ACCT #: MedCo 100 Parsons Pond Drive Franklin Lakes, NJ 97417	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$14,057.86
ACCT #: Medical Arts Press P.O. Box 43200 Minneapolis, MN 55445-0200	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$135.82
ACCT #: xxx-2266 Medical Economic Development P.O. Box 751925 Houston, TX 77375-1925	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Medical Office Buildings of Texas, LP 18951 Memorial North Humble, TX 77338	-	DATE INCURRED: CONSIDERATION: Judgment REMARKS:				\$49,037.33
Sheet no. <u>12</u> of <u>20</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$63,540.61
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: Medical Office Buildings of Texas, LP 3100 West End Avenue #800 Nashville, TN 37203-1378	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:			Notice Only
ACCT #: xxx-8057 Medtrak 268 Frost Creek Road Waxahachie, Texas 75167	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$51.00
ACCT #: xxxxxx6804 Midland Credit Management 8875 Aero Drive, Ste. 200 San Diego, CA 92123	-	DATE INCURRED: 07/2006 CONSIDERATION: Collection Agency REMARKS:			Notice Only
ACCT #: National Asset Management P.O. Box 724498 Atlanta, GA 31139	-	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:			\$0.00
ACCT #: National Association of Credit Management 3959 Clay Avenue Wyoming, MI 49548	-	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:			\$0.00
ACCT #: Northland Credit Control 3617 Vera Cruz Avenue North Minneapolis, MN 55442	-	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:			\$0.00
Sheet no. <u>13</u> of <u>20</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$51.00	
			Total >		
			(Use only on last page of the completed Schedule F.)		
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Park Dansan 113 W. 3rd Avenue Gastonia, NC 28053	-	DATE INCURRED: CONSIDERATION: Collecting for - MCI Communications REMARKS:				\$0.00
ACCT #: Paul L. Potenza Attorney at Law Court Plaza South 21 Main Street, Suite 206 Hackensack, NJ 07601	-	DATE INCURRED: CONSIDERATION: Attorney For - Amercian Breast Cancer Guide REMARKS:			X	\$300.00
ACCT #: Peter Scaff Gardere Wynne Sewell, L.L.P. 1000 Louisiana, Suite 3400 Houston, TX 77002	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Attorney representing The CIT Group/Equipment Financing, Inc.				Notice Only
ACCT #: Physician Billing of Houston 7333 N. Frwy., Suite 310 Houston, TX 77076	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$6,114.18
ACCT #: xxx-86-3 Pitney Bowes P.O. Box 856390 Louisville, KY 40285-6390	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$1,649.74
ACCT #: xxx-44-6 PrimeCo P.O. Box 630074 Dallas, TX 75263-0074	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$9.19
Sheet no. <u>14</u> of <u>20</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$8,073.11
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx-3893	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$413.88
Protocol Communications 3400 Montrose, Suite 910 Houston, Texas 77006-4337						
ACCT #: xxxx6300	-	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:				\$775.31
Quest Diagnostics P.O. Box 14730 St. Louis, MO 63150-4730						
ACCT #: xxx-2238	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$510.53
Quill Corporation 440 S. Royal Coppel, Texas 75019						
ACCT #: RAB, Inc 7000 Goodlect Farms Parkway Memphis, TN 38016	-	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:				\$0.00
ACCT #: xxxx1570	-	DATE INCURRED: 01/2011 CONSIDERATION: Collection Attorney REMARKS:				\$1,992.00
Receivables Performance 20816 44th Avenue W. Lynnwood, WA 98036						
ACCT #: Recovery Management Systems Corp. 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131-1605 Attn: Ramesh Singh	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no. <u>15</u> of <u>20</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$3,691.72
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: xxx-5001	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$15.00
Reliant Medical 4250 Bluebonnet Stafford, TX 77477					
ACCT #:	-	DATE INCURRED: CONSIDERATION: Collecting for - Silkies REMARKS:			\$0.00
Retrieval Masters Creditors Bureau 2269 S. Saw Mill River Rd. Bldg. G Elmsford, NY 10523					
ACCT #:	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Attorney representing Screen Vision Direct, Inc. f/k/a Val Morgan Cinema Advertising, Inc.			Notice Only
Ross, Banks, May, Cron & Cavin 2 Riverway, #700 Houston, TX 77056					
ACCT #:	-	DATE INCURRED: CONSIDERATION: Collecting for - Sprint REMARKS:			\$0.00
RPM P.O. Box 768 Bothell, WQA 98041-0768					
ACCT #:	-	DATE INCURRED: CONSIDERATION: Collecting for - Pitney Bowes, Inc REMARKS:			\$0.00
Schlanger, Silver, Barg & Paine, L.L.P. P.O. Box 570548 Houston, TX 77257-0548					
ACCT #:	-	DATE INCURRED: CONSIDERATION: Collecting for - Stericycle REMARKS:			\$0.00
Schlanger, Silver, Barg & Paine, L.L.P. P.O. Box 570548 Houston, TX 77257-0548					

Sheet no. 16 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > **\$15.00**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Screen Vision Direct 2 Riverway, Suite 700 Houston, TX 77056	-	DATE INCURRED: CONSIDERATION: Lawsuit REMARKS:				\$6,466.00
ACCT #: Shannon, Martin, Finkelstein & Alvarado 2400 Two Houston Center 909 Fannin Houston, TX 77010	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Attorney representing CHCA East Houston				Notice Only
ACCT #: xxx-45-3 Silkies P.O. Box 7857 Philadelphia, PA 19188-0001	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$13.96
ACCT #: xxx-0000 Spanish Telephone Directory P.O. Box 742149 Houston, TX 77274-2149	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$1,042.40
ACCT #: xxx-96-6 Sprint P.O. Box 6419 Carol Stream, IL 60197-6419	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$55.30
ACCT #: Sprint P.O. Box 650338 Dallas, TX 75265-0338	-	DATE INCURRED: CONSIDERATION: Wireless Service REMARKS:				\$2,000.00
Sheet no. 17 of 20 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$9,577.66
			Total >			
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx-0999 Sprint - Dallas 6330 Sprint Parkway Overland Park, KS 66251	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$15.74
ACCT #: xxx-44-5 Sprint PCS P.O. Box 660092 Dallas, TX 75266-0092	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$926.60
ACCT #: Stericycle 14701 St. Mary's Houston, TX 77079	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$3,699.88
ACCT #: Terry G. Wiseman c/o Perdue, Brandon, Fielder, Collins Motts, LLP 1235 North Loop West, Suite 600 Houston, TX 77008	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Attorney representing Channelview Independent School District				Notice Only
ACCT #: xxx-8-B2 The Coding Institute 2272 Airport Road South Suite 309 Naples, FL 34101-3006	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$399.00
ACCT #: Triumph Hospital of East Houston 15101 East Freeway Channelview, TX 77530	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS: leased premises				\$29,121.05
Sheet no. <u>18</u> of <u>20</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$34,162.27
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.
In re **Esperanza Fernandez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: U.S.A. Student Aid Funds U.S. Dept. of Education National Payment Center P.O. Box 4169 Greenville, TX 75403	-	DATE INCURRED: CONSIDERATION: Student Loan REMARKS:			\$19,033.42
ACCT #: UPS 55 Glanlake Parkway, NE Atlanta, GA 30328	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$50.37
ACCT #: UPS Supply Chain Solutions 55 Glanlake Parkway, NE Atlanta, GA 30328	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$183.71
ACCT #: US Department of Education P.O. Box 13328 Richmond, VA 23225-0328	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:			Notice Only
ACCT #: Val Morgan Cinema Advertising 247 North Goodman Street Rochester, NY 14607-1144	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$7,970.44
ACCT #: xxx-6737 Video Viewing P.O. Box 193810 Little Rock, AR 72219	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:			\$3,002.40
Sheet no. 19 of 20 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$30,240.34
			Total >		
			(Use only on last page of the completed Schedule F.)		
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Vinson & Elkins 1001 Fannin Street, Suite 2300 Houston, TX 77002	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Attorney representing Medical Office Buildings of TX				Notice Only
ACCT #: Walter R. Mayer c/o Vinson & Elkins 2300 First City Tower 1001 Fannin Street Houston, TX 77002	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Attorney representing Medical Office Buildings of TX				Notice Only
ACCT #: xxx9159 West Asset 2703 N Highway 75 Sherman, TX 75090	-	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:				Notice Only
ACCT #: xxx2304 West Asset 2703 N Highway 75 Sherman, TX 75090	-	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:				\$181.00
ACCT #: xxx-KJD Weycer, Kaplan, Pulaski & Zuber, PC 11 Greenway Plaza, Ste. 1400 Houston, TX 77046	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$300.00
ACCT #: WPressWebs.com 3510 Denio Drive Houston, TX 77082	-	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$212.17

Sheet no. 20 of 20 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >	\$693.17
Total >	\$282,251.60

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re **Esperanza Fernandez**

Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Esperanza Fernandez, M.D., P.A. 	Internal Revenue Service Centralized Insolvency Operations P.O. Box 21126 Philadelphia, PA 19114-0326
Esperanza Fernandez, M.D., P.A. 13111 E. Freeway, #303 Houston, Texas 77015	Internal Revenue Service Centralized Insolvency Operations P.O. Box 21126 Philadelphia, PA 19114-0326
Esperanza Fernandez, M.D., P.A. 13111 E. Freeway, #303 Houston, Texas 77015	CHCA East Houston 2800 Post Oak Boulevard, 1st Floor Houston, TX 77056

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Single	Dependents of Debtor and Spouse		
	Relationship(s):	Age(s):	Relationship(s):
			Age(s):
Employment:	Debtor	Spouse	
Occupation	Unemployed		
Name of Employer			
How Long Employed			
Address of Employer			

INCOME: (Estimate of average or projected monthly income at time case filed)

	<u>DEBTOR</u>	<u>SPOUSE</u>
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$0.00	
2. Estimate monthly overtime	\$0.00	
3. SUBTOTAL	\$0.00	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	
b. Social Security Tax	\$0.00	
c. Medicare	\$0.00	
d. Insurance	\$0.00	
e. Union dues	\$0.00	
f. Retirement	\$0.00	
g. Other (Specify) _____	\$0.00	
h. Other (Specify) _____	\$0.00	
i. Other (Specify) _____	\$0.00	
j. Other (Specify) _____	\$0.00	
k. Other (Specify) _____	\$0.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$0.00	
6. TOTAL NET MONTHLY TAKE HOME PAY	\$0.00	
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	
8. Income from real property	\$0.00	
9. Interest and dividends	\$0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	
11. Social security or government assistance (Specify): _____	\$0.00	
12. Pension or retirement income	\$0.00	
13. Other monthly income (Specify):		
a. Contributions from friends to pay expens _____	\$2,800.00	
b. _____	\$0.00	
c. _____	\$0.00	
14. SUBTOTAL OF LINES 7 THROUGH 13	\$2,800.00	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$2,800.00	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$2,800.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None.

B6J (Official Form 6J) (12/07)

IN RE: Esperanza Fernandez

Case No. _____

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$2,126.00
a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$300.00
b. Water and sewer	\$50.00
c. Telephone	\$40.00
d. Other:	
3. Home maintenance (repairs and upkeep)	\$20.00
4. Food	\$300.00
5. Clothing	\$50.00
6. Laundry and dry cleaning	\$20.00
7. Medical and dental expenses	\$95.00
8. Transportation (not including car payments)	\$200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$25.00
10. Charitable contributions	\$10.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	
e. Other:	\$150.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: Cable	\$50.00
17.b. Other: Pet supplies, food, medical	\$100.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,536.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$2,800.00
b. Average monthly expenses from Line 18 above	\$3,536.00
c. Monthly net income (a. minus b.)	(\$736.00)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Esperanza Fernandez**

Case No.

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$316,995.00		
B - Personal Property	Yes	7	\$12,275.51		
C - Property Claimed as Exempt	Yes	6			
D - Creditors Holding Secured Claims	Yes	1		\$218,401.96	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$28,144.82	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	21		\$282,251.60	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,800.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,536.00
TOTAL		42	\$329,270.51	\$528,798.38	

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Esperanza Fernandez**

Case No.

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Esperanza Fernandez**

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. **44**

Date 6/20/2011

Signature /s/ Esperanza Fernandez
Esperanza Fernandez

Date _____

Signature _____

[If joint case, both spouses must sign.]

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

In re: Esperanza Fernandez

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2011: Year-to-date Income
\$55,000.00	2010: Income from Self-Employed Business/Contract Basis (approximate gross) 2010 tax return in process
\$66,000.00	2009: Income from Self-Employed Business (approximate gross) 2009 tax return in process

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$19,600.00	2010: Contributions from friends
Dr. Fernandez has been receiving approximately \$2,800.00 per month since November 2010 from friends to pay her expenses.	

3. Payments to creditors*Complete a. or b., as appropriate, and c.*

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Lawrence and Marine Schilder 7919 Highmeadow Drive Houston, Texas 77063	5th day of each month	\$2,126.00	\$124,000.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Esperanza Fernandez**Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Cause No.: 2010-75961; Harris County, et al vs. Esperanza Fernandez, Doing Business as Esperanza Fernandez, M.D., P.A.	Tax Suit	In the 113th Judicial District Court of Harris County, Texas	Judgment entered 11/19/2010
Cause No.: 811,515; Screen Vision Direct vs. Esperanza Fernandez, M.D.	Breach of Contract	In the County Court at Law No. 1 of Harris County, Texas	Judgment entered 02/26/2004
Cause No.: 778,414; New Court Financial, Inc. f/k/a CIT Group/Equipment Vs Fernandez, M.D., P.A.	Breach of Contract	In the County Court at Law No. 1 of Harris County, Texas	Judgment entered 08/21/2002
Cause No.: 810,826; CHCA East Houston, L.P. vs. Esperanza Fernandez, M.D., P.A.	Breach of Contract	In the County Court at Law No. 3 of Harris County, Texas	Judgment entered 02/17/2004
Cause No.: 2003-00638; CHCA East Houston, L.P. vs. Esperanza Fernandez, M.D. and Esperanza Fernandez, M.D., P.A.	Collection Suit	In the 152nd Judicial District Court of Harris County, Texas	Judgment entered 02/26/2004
Cause No.: 2005-24634; Channelview Independent School District vs. Esperanza Fernandez, M.D.	Tax Suit	In the 55th Judicial District Court of Harris County, Texas	Judgment entered 06/29/2005
Cause No.: 2004-65334; Medical Office Buildings of Texas, L.P. vs. Esperanza Fernandez, M.D.	Breach of Contract	In the 157th Judicial District Court of Harris County, Texas	Judgment entered 04/18/2005
Cause No.:CV12C0034399; Harrison Personnel Services vs. Esperanza Fernandez	Breach of Contract	In the Justice of Peace Court, Precinct 1, Place 2 of Harris County, Texas	Judgment entered 04/05/2005

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Esperanza Fernandez**Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT, CASE TITLE AND NUMBER	DESCRIPTION AND VALUE OF PROPERTY Receiver for Judgment Creditor
Henry Radoff		

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DESCRIPTION AND VALUE OF GIFT
Only normal and nominal gifts and usual donations as able.		

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Offices of Janet S. Northrup, P.C. Three Allen Center. 333 Clay, Suite 2835 Houston, Texas 77002	05/25/2011	\$6,000.00; attorney's fees \$ 299.00; filing fee \$ 30.00; credit report fee \$ 250.00; costs \$6,579.00; total fees

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Esperanza Fernandez**

Case No. _____

(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

Black Hills Children's Ranch**6/13/2011****\$; credit counseling
course****10. Other transfers**

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree,**RELATIONSHIP TO DEBTOR****DATE****Pete's****1/2011****DESCRIBE PROPERTY TRANSFERRED****AND VALUE RECEIVED****Ms. Fernandez sold a stainless rolex
watch for \$2,500.00; proceeds were
used for living expenses and house
payments.**

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER**DESCRIPTION AND VALUE
OF PROPERTY**
**Debtor has durable power
of attorney for
grandmother. This is for
healthcare purposes only.****LOCATION OF PROPERTY****15. Prior address of debtor**

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Esperanza Fernandez**Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF

SOCIAL-SECURITY OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN

Esperanza Fernandez, MD, P.A.

13111 E. Freeway, #303

Houston, Texas 77015

TAX ID: 76-0590323

NATURE OF BUSINESS

Professional Association

BEGINNING AND ENDING

DATES

1/4/1999 - 8/2008

business ceased

operations medical

practice, 100% owner

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Esperanza Fernandez**Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

d/b/a Fernandez Family Practice 13111 East Freeway, #303 Houston, Texas 77015	Sole proprietorship Medical Practice - (part time basis)	2007 - 12/2009; business ceased operations
d/b/a Fernandez Family Practice - (out of home) 5349 Lampasas Houston, Texas 77056	Contract Medical Services	12/2009 - 11/2010 Ms. Fernandez' medical license was revoked.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

Esperanza Fernandez
5349 Lampasas
Houston, Texas 77056

DATES SERVICES RENDERED

2009 - 2010 (tax returns are in process)

Kolkhorst & Kolkhorst, C.P.A.

10943 North Sam Houston Parkway West
Suite 150
Houston, Texas 77064

2007 - 2008

None b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

Kolkhorst & Kolkhorst, CPA

ADDRESS

10943 North Sam Houston Parkway West
Suite 150
Houston, Texas 77064

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Esperanza Fernandez**Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

None

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

In re: **Esperanza Fernandez**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 7

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 6/20/2011

Signature /s/ Esperanza Fernandez
of Debtor **Esperanza Fernandez**

Date _____

Signature _____
of Joint Debtor
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571*

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: **Esperanza Fernandez**

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Esperanza Fernandez**

CASE NO

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 1

Property No. 3	Describe Property Securing Debt: Homestead located at 5349 Lampasas St. (as modified)
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Debtor will continue making payments to creditor without reaffirming.</p>	
<p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
<p>Lessor's Name: None</p>		<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date 6/20/2011Signature /s/ Esperanza Fernandez
Esperanza Fernandez

Date _____

Signature _____

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Esperanza Fernandez**

Case No. _____

Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

<u>Esperanza Fernandez</u>	<u>X /s/ Esperanza Fernandez</u>	<u>6/20/2011</u>
Signature of Debtor		Date
Printed Name(s) of Debtor(s)	<u>X</u>	
Case No. (if known) _____	Signature of Joint Debtor (if any)	
	Date	

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Janet Casciato Northrup, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Janet Casciato Northrup

Janet Casciato Northrup, Attorney for Debtor(s)
Bar No.: 03953750
Law Office of Janet S. Northrup, PC
333 Clay, Suite 2835
Houston, Texas 77002
Phone: (713) 328-2888
Fax: (713) 351-0333
E-Mail: tsimpson@northruppc.com

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

UNITED STATES BANKRUPTCY COURT

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Esperanza Fernandez**

CASE NO

CHAPTER **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	Fixed Fee: \$6,000.00
Prior to the filing of this statement I have received:	\$6,000.00
Balance Due:	\$0.00

2. The source of the compensation paid to me was:

Debtor Other (specify)
Paid by friend, Delores Diaz

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Services related to additional and omitted creditors and lawsuits, adversary proceedings, 2004 exams, objections to exemptions and any other matter not specifically listed in paragraph 5.

Reasonable hourly fees, if retainer is expended, upon submission of bills conforming to U.S. Bankruptcy requirements, as outlined in the retainer agreements between the parties which address post petition services.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

6/20/2011

Date

/s/ Janet Casciato Northrup

Janet Casciato Northrup
Law Office of Janet S. Northrup, PC
333 Clay, Suite 2835
Houston, Texas 77002
Phone: (713) 328-2888 / Fax: (713) 351-0333

Bar No. 03953750

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: **Esperanza Fernandez**

CASE NO

CHAPTER **7**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 6/20/2011

Signature *Is/ Esperanza Fernandez*
Esperanza Fernandez

Date _____

Signature _____

Alan Acceptance
P.O. Box 27248
Phoenix, AZ 85285-7248

Allied Interstate
3070 Lawson Blvd.
Oceanside, NY 11572-9017

American Express
c/o Becket and Lee
P.O. Box 3001
Malvern, PA 19355

American Express
P.O. Box 981535
El Paso, TX 79998

Apostolos Sotriades & Associates
3050 Post Oak Blvd.
Suite 620
Houston, TX 77056

AT&T
P.O. Box 2971
Omaha, NE 68103-2971

AT&T
26001 Budde Road
The Woodlands, TX 77380

AWA Collections
P.O. Box 6605
Orange, CA 92863

Caligor Midwest
5315 West 74th Street
Suite 100
Indianapolis, IN 46268

Cavalry
7 Skyline Drive
Hawthorne, NY 10532

Channelview I.S.D. Tax Office
828 Sheldon Rd.
Channelview, TX 77530

Channelview I.S.D. Tax Office
1001 Preston
Houston, TX 77002

Chase Automotive Finance
P.O. Box 5210
New Hyde Park, NY 11042-5210

CHCA East Houston
2800 Post Oak Boulevard, 1st Floor
Houston, TX 77056

CHCA East Houston
C/o John Dunne
2400 Two Houston Center
909 Fannin Street

CHCA East Houston
13111 East Freeway
Houston, TX 77015

Cisco, Inc.
P.O. Box 801088
Houston, TX 77280

Citi Financial
P.O. Box 17127
Baltimore, MD 21297-1127

Collection Bureau of America
P.O. Box 5013
Hayward, CA 94540-5013

Colwell
P.O. Box 64555
St. Paul, MN 55164-0555

Credit Collection Service
Dept. 9134
Two Wells Avenue
Newton, MA 02459

Credit Management
4200 International Pwy
Carrolton, TX 75007

CRI Commercial Recovery Intl.
P.O. Box 3026
Ridgefield, NJ 07657

Daniels & Norelli
265 Post Avenue
Suite 150
Westbury, NY 11590

David M. Verbit
9898 Bissonet, Suite 315
Houston, TX 77036

Deal Medical & Safety Supply
10101 Fondren, Suite 255
Houston, TX 77096

Dickey, Rush, Duncan, & Ansell
2525 Bay Area Blvd.
Suite 460
Houston, TX 77058

Dilliards
P.O. Box 29441
Phoenix, AZ 85038-9441

Direct Merchants Bank
P.O. Box 550680
Jacksonville, FL 32255-4150

DS Waters of America LP
P.O. Box 515326
Los Angeles, CA 90051-6626

Dunn & Bradstreet
305 Fellowship Road
Suite 100
Mount Laurel, NJ 08054

E-Chex, Inc.
222 W. Las Colinas Blvd.
Suite 111
Irving, TX 75039

Enhanced Recovery Company
8014 Bayberry Road
Jacksonville, FL 32256

Esperanza Fernandez
5349 Lampasas
Houston, Texas 77056

Esperanza Fernandez, M.D., P.A.

Esperanza Fernandez, M.D., P.A.
13111 E. Freeway, #303
Houston, Texas 77015

Farmer's Insurance Group
100 Farmer's Circle
Austin, TX 78728

Fastract Services, Inc.
808 Travis, Suite 832
Houston, TX 77002

FedEx
P.O. Box 1140
Memphis, TN 38101-1140

Fidelity National Credit Services
25954 Eden Landing Rd.
First Floor
Hayward, CA 94545-3816

First National Processing
9121 Oakdale Avenue
Chatsworth, CA 91311

Frost National Bank
c/o Account Services
1802 NE Loop #410, Suite 400
San Antonio, TX 78217

Frost National Bank
c/o Bankruptcy Dept. RB7
P.O. Box 1600
San Antonio, TX 78296

Frost National Bank
P.O. Box 1315
Houston, TX 77251-1315

Galena Park I.S.D.
P.O. Box 113
Galena Park, Texas 77547

Gardere, Wynne, Sewell, L.L.P.
1000 Louisiana Street, Suite 3400
Houston, TX 77002

Gary Deserio
3200 SW Freeway, Suite 3300
Houston, TX 77027

GIV
P.O. Box 9
Bastian, VA 24314-0009

Goodwin, Bryan, & Schill, L.L.P.
P.O. Box 221406
Cleveland, OH 44122-0999

H.I.S.D.
2221 East Freeway
Houston, TX 77026

Harris County
P.O. Box 4622
Houston, TX 77210-4622

Harris County Tax Assessor
P.O. Box 4622
Houston, Texas 77210-4622

Harrison Personnel Services
1800 St. James Place
Suite 110
Houston, TX 77056

Henry V. Radoff
Southwest Savings Building
3730 Kirby Drive, Ste. 777
Houston, Texas 77098-3927

Heston Law Firm
2909 Hillcroft, Suite 410
Houston, TX 77057

Hispanic Yellow Pages Network
P.O. Box 403968
Atlanta, GA 30384-3968

Houston Independent School District
3233 Westlayan
Suite A-100
Houston, TX 77027

I Payment
9121 Oakdale Avenue, Suite 201
Chatsworth, CA 91311

I.C. System, Inc.
444 Highway 96 E.
St. Paul, MN 55164-0378

Internal Revenue Service
Special Procedures Branch
Insolvency Section I Stop 5024 HOU
1919 Smith Street

Internal Revenue Service
Centralized Insolvency Operations
P.O. Box 21126
Philadelphia, PA 19114-0326

Irvine Communications Company
P.O. Box 8047
Pasadena, TX 77508

Janet Casciato-Northrup
333 Clay, Suite 2835
Houston, Texas 77002

Jay Burger Signs
15435 I-10 East, Bldg. G
Channelview, TX 77530

Jeffrey, Oppel, Goldberg, Saenz, PLLC
1010 Lamar #1400
Houston, TX 77002

John C. Dunn
c/o CHCA Bayshore, L.P.
Shannon, Martin, Finkelstein & Alvarado
2400 Two Houston Center

Jose & Patricia Barcenas, Sr.
c/o Friend & Associates, LLP
1001 Fannin, Suite 4600
Houston, TX 77002

Jose Barcenas, Jr.
c/o Friend & Associates, LLP
1001 Fannin, Suite 4600
Houston, TX 77002-6716

Kolkhorst & Kolkhorst
10943 N. Sam Houston Parkway West
Suite 150
Houston, TX 77064

Lab Corp
231 Maple Avenue
Burlington, NC 27215

Ladco Leasing
555 Saint Charles Drive
Suite 200
Thousand Oaks, CA 91360

Lawrence and Marine Schilder
7919 High Meadow
Houston, Texas 77063

LCD Collections Systems
P.O. Box 1098
Washington, DC 20013

Lease Finance Group
7700 Equitable Drive
Suite 203
Eden Prairie, MN 55344

Lincoln Harris/MedCap
3211 Planview
Pasadena, TX 77504

Linebarger, Goggan, Blair, et.al.
1300 Main Street, Suite 145
Houston, Texas 77002

Liquiddebt Systems
29W110 Butterfield Rd.
Suite 108
Warrenville, IL 60555

Looper Reed & McGraw, P.C.
1300 Post Oak Blvd., Suite 2000
Houston, TX 77056

LVNV Funding
P.O. Box 10584
Greenville, SC 29603

MCI Communications
16600 John F. Kennedy Blvd.
Houston, TX 77032

MedCap Properties
P.O. Box 281999
Atlanta, GA 30384-1999

MedCo
100 Parsons Pond Drive
Franklin Lakes, NJ 97417

Medical Arts Press
P.O. Box 43200
Minneapolis, MN 55445-0200

Medical Economic Development
P.O. Box 751925
Houston, TX 77375-1925

Medical Office Buildings of Texas, LP
18951 Memorial North
Humble, TX 77338

Medical Office Buildings of Texas, LP
3100 West End Avenue #800
Nashville, TN 37203-1378

Medtrak
268 Frost Creek Road
Waxahachie, Texas 75167

Midland Credit Management
8875 Aero Drive, Ste. 200
San Diego, CA 92123

National Asset Management
P.O. Box 724498
Atlanta, GA 31139

National Association of Credit Management
3959 Clay Avenue
Wyoming, MI 49548

Northland Credit Control
3617 Vera Cruz Avenue North
Minneapolis, MN 55442

Park Dansan
113 W. 3rd Avenue
Gastonia, NC 28053

Paul L. Potenza
Attorney at Law
Court Plaza South
21 Main Street, Suite 206

Peter Scuff
Gardere Wynne Sewell, L.L.P.
1000 Louisiana, Suite 3400
Houston, TX 77002

Physician Billing of Houston
7333 N. Frwy., Suite 310
Houston, TX 77076

Pitney Bowes
P.O. Box 856390
Louisville, KY 40285-6390

PrimeCo
P.O. Box 630074
Dallas, TX 75263-0074

Protocol Communications
3400 Montrose, Suite 910
Houston, Texas 77006-4337

Quest Diagnostics
P.O. Box 14730
St. Louis, MO 63150-4730

Quill Corporation
440 S. Royal
Coppel, Texas 75019

RAB, Inc
7000 Goodlect Farms Parkway
Memphis, TN 38016

Receivables Performance
20816 44th Avenue W.
Lynnwood, WA 98036

Recovery Management Systems Corp.
25 SE 2nd Avenue, Suite 1120
Miami, FL 33131-1605
Attn: Ramesh Singh

Reliant Medical
4250 Bluebonnet
Stafford, TX 77477

Retrieval Masters Creditors Bureau
2269 S. Saw Mill River Rd.
Bldg. G
Elsmford, NY 10523

Ross, Banks, May, Cron & Cavin
2 Riverway, #700
Houston, TX 77056

RPM
P.O. Box 768
Bothell, WQA 98041-0768

Schlanger, Silver, Barg & Paine, L.L.P.
P.O. Box 570548
Houston, TX 77257-0548

Screen Vision Direct
2 Riverway, Suite 700
Houston, TX 77056

Shannon, Martin, Finkelstein & Alvarado
2400 Two Houston Center
909 Fannin
Houston, TX 77010

Silkies
P.O. Box 7857
Philadelphia, PA 19188-0001

Spanish Telephone Directory
P.O. Box 742149
Houston, TX 77274-2149

Sprint
P.O. Box 6419
Carol Stream, IL 60197-6419

Sprint
P.O. Box 650338
Dallas, TX 75265-0338

Sprint - Dallas
6330 Sprint Parkway
Overland Park, KS 66251

Sprint PCS
P.O. Box 660092
Dallas, TX 75266-0092

Stericycle
14701 St. Mary's
Houston, TX 77079

Terry G. Wiseman
c/o Perdue, Brandon, Fielder, Collins
Motts, LLP
1235 North Loop West, Suite 600

Texas Workforce Commission
P.O. Box 721620
Austin, TX 78272-1620

The Coding Institute
2272 Airport Road South
Suite 309
Naples, FL 34101-3006

Triumph Hospital of East Houston
15101 East Freeway
Channelview, TX 77530

U.S.A. Student Aid Funds
U.S. Dept. of Education
National Payment Center
P.O. Box 4169

UPS
55 Glanlake Parkway, NE
Atlanta, GA 30328

UPS Supply Chain Solutions
55 Glanlake Parkway, NE
Atlanta, GA 30328

US Department of Education
P.O. Box 13328
Richmond, VA 23225-0328

Val Morgan Cinema Advertising
247 North Goodman Street
Rochester, NY 14607-1144

Video Viewing
P.O. Box 193810
Little Rock, AR 72219

Vinson & Elkins
1001 Fannin Street, Suite 2300
Houston, TX 77002

Walter R. Mayer
c/o Vinson & Elkins
2300 First City Tower
1001 Fannin Street

West Asset
2703 N Highway 75
Sherman, TX 75090

Weycer, Kaplan, Pulaski & Zuber, PC
11 Greenway Plaza, Ste. 1400
Houston, TX 77046

WPressWebs.com
3510 Denio Drive
Houston, TX 77082

B 22A (Official Form 22A) (Chapter 7) (12/10)

In re: Esperanza Fernandez

Case Number:

According to the information required to be entered on this statement
(check one box as directed in Part I, III, or VI of this statement):

The presumption arises.
 The presumption does not arise.
 The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and <input type="checkbox"/> I remain on active duty /or/ <input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed; OR b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/ <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

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Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION													
2	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p> <p>d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p>												
	<p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>		Column A	Column B									
3	Gross wages, salary, tips, bonuses, overtime, commissions.												
4	<p>Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <table border="1"> <tr> <td>a.</td> <td>Gross receipts</td> <td></td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td></td> </tr> <tr> <td>c.</td> <td>Business income</td> <td>Subtract Line b from Line a</td> </tr> </table>				a.	Gross receipts		b.	Ordinary and necessary business expenses		c.	Business income	Subtract Line b from Line a
	a.	Gross receipts											
	b.	Ordinary and necessary business expenses											
c.	Business income	Subtract Line b from Line a											
5	<p>Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <table border="1"> <tr> <td>a.</td> <td>Gross receipts</td> <td></td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td></td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td>Subtract Line b from Line a</td> </tr> </table>				a.	Gross receipts		b.	Ordinary and necessary operating expenses		c.	Rent and other real property income	Subtract Line b from Line a
	a.	Gross receipts											
	b.	Ordinary and necessary operating expenses											
c.	Rent and other real property income	Subtract Line b from Line a											
6	Interest, dividends, and royalties.												
7	Pension and retirement income.												
8	<p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.</p>												
9	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1"> <tr> <td>Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td>Debtor</td> <td>Spouse</td> </tr> </table>				Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse											

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10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			
	a.			
	b.			
Total and enter on Line 10				
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).			
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.			
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			
	a. Enter debtor's state of residence:		b. Enter debtor's household size:	
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed.			
	<input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.			
	<input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.			

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)				
16	Enter the amount from Line 12.			
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.			
	a.			
	b.			
	c.			
Total and enter on line 17.				
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.			

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)				
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.			

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19B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table border="1" data-bbox="204 475 775 654"> <tr> <td colspan="2">Persons under 65 years of age</td> </tr> <tr> <td>a1.</td> <td>Allowance per person</td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> </tr> </table> <table border="1" data-bbox="791 475 1362 654"> <tr> <td colspan="2">Persons 65 years of age or older</td> </tr> <tr> <td>a2.</td> <td>Allowance per person</td> </tr> <tr> <td>b2.</td> <td>Number of persons</td> </tr> <tr> <td>c2.</td> <td>Subtotal</td> </tr> </table>			Persons under 65 years of age		a1.	Allowance per person	b1.	Number of persons	c1.	Subtotal	Persons 65 years of age or older		a2.	Allowance per person	b2.	Number of persons	c2.	Subtotal	
Persons under 65 years of age																				
a1.	Allowance per person																			
b1.	Number of persons																			
c1.	Subtotal																			
Persons 65 years of age or older																				
a2.	Allowance per person																			
b2.	Number of persons																			
c2.	Subtotal																			
20A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>																			
20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" data-bbox="204 1066 1362 1220"> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rental expense</td> <td></td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td></td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </table>			a.	IRS Housing and Utilities Standards; mortgage/rental expense		b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42		c.	Net mortgage/rental expense	Subtract Line b from Line a.								
a.	IRS Housing and Utilities Standards; mortgage/rental expense																			
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42																			
c.	Net mortgage/rental expense	Subtract Line b from Line a.																		
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>																			
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>																			

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22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>										
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td></td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td></td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs		b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42		c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	
a.	IRS Transportation Standards, Ownership Costs										
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42										
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td></td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td></td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs		b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42		c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	
a.	IRS Transportation Standards, Ownership Costs										
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42										
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.</p>										
26	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.</p>										
27	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.</p>										
28	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 44.</p>										
29	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>										
30	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare--such as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.</p>										
31	<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 34.</p>										

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32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service--such as pagers, call waiting, caller id, special long distance, or internet service--to the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.	
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	
Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32		
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.	
	a. Health Insurance	
	b. Disability Insurance	
	c. Health Savings Account	
Total and enter on Line 34		
IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below: _____		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.	
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.	
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.	
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.	

* Amount(s) are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B 22A (Official Form 22A) (Chapter 7) (12/10)

Subpart C: Deductions for Debt Payment

<p>Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.</p>				
42	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
	a.			<input type="checkbox"/> yes <input type="checkbox"/> no
	b.			<input type="checkbox"/> yes <input type="checkbox"/> no
	c.			<input type="checkbox"/> yes <input type="checkbox"/> no
			Total: Add Lines a, b and c.	
<p>Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p>				
43	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	
	a.			
	b.			
	c.			
			Total: Add Lines a, b and c	
44	<p>Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 28.</p>			
<p>Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.</p>				
45	a.	Projected average monthly chapter 13 plan payment.		
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		%
	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b	
46	<p>Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.</p>			
Subpart D: Total Deductions from Income				
47	<p>Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.</p>			
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION				
48	<p>Enter the amount from Line 18 (Current monthly income for § 707(b)(2))</p>			
49	<p>Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))</p>			
50	<p>Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.</p>			
51	<p>60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.</p>			

B 22A (Official Form 22A) (Chapter 7) (12/10)

	Initial presumption determination. Check the applicable box and proceed as directed.
52	<input type="checkbox"/> The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.
	<input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.
	<input type="checkbox"/> The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).
53	Enter the amount of your total non-priority unsecured debt
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.
55	Secondary presumption determination. Check the applicable box and proceed as directed.
	<input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.
	<input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.

Part VII: ADDITIONAL EXPENSE CLAIMS

	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.															
56	<table border="1"> <thead> <tr> <th></th> <th>Expense Description</th> <th>Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> </tr> <tr> <td></td> <td>Total: Add Lines a, b, and c</td> <td></td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.			b.			c.				Total: Add Lines a, b, and c	
	Expense Description	Monthly Amount														
a.																
b.																
c.																
	Total: Add Lines a, b, and c															

Part VIII: VERIFICATION

	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
57	Date: <u>6/20/2011</u>	Signature: <u>/s/ Esperanza Fernandez</u> Esperanza Fernandez
	Date: _____	Signature: _____ (Joint Debtor, if any)

* Amount(s) are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.